

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – APRIL 13, 2016
HANOVER TOWNSHIP MUNICIPAL BUILDING
12:00 PM**

Meeting of Fund Commissioners called to order by Chairman Poff. Open Public Meeting Notice read into records. Chairman Poff led Commissioners in the Pledge of Allegiance.

ROLL CALL OF EXECUTIVE COMMITTEE:

Greg Poff, Chairman	Township of Rockaway	Present
William Close, Secretary	Township of Sparta	Absent
Ralph Blakeslee	Borough of Netcong	Present
Adam Brewer	Township of West Caldwell	Present
Michael Guarino	Township of Denville	Present
Brian McNeilly	Borough of Stanhope	Present
Jonathan Rheinhardt	Borough of Wharton	Present

ROLL CALL OF FUND COMMISSIONERS:

Diana Francisco	Township of Andover	Present
John Dunleavy	Borough of Bloomingdale	Present
Cynthia Oravits	Town of Boonton	Present
Barbara Shepard	Township of Boonton	Present
James Lampmann	Borough of Butler	Present
Thomas Ciccarone	Township of Chatham	Absent
Timothy Day	Borough of Chatham	Present
John Cassels	Borough of Chester	Absent
Donald Travisano	Dover Town	Absent
Joseph Tempesta	Township of East Hanover	Absent
Francine Paserchia	Borough of Essex Fells	Absent
William Huyler	Borough of Florham Park	Present
Silvio Esposito	Township of Hanover	Present
Eric Maurer	Borough of Hawthorne	Present
Robert Elia	Borough of Hopatcong	Present
Robert Collins	Borough of Kinnelon	Present
Perry Mayers	Borough of Lincoln Park	Present
Neil Henry	Township of Long Hill	Absent
James Burnett	Borough of Madison	Absent
Richard Merkt	Borough of Mendham	Present
Marybeth Zichelli	Township of Mendham	Absent
Tim Gordon	Township of Millburn	Absent
Victor Canning	Township of Montville	Absent
June Uhrin	Borough of Morris Plains	Absent
Carolyn Rinaldi	Borough of Mount Arlington	Present
Laura Harris	Township of Mount Olive	Present
Richard Sheola	Borough of Mountain Lakes	Present
Mel Levine	Borough of North Caldwell	Present
David Hollberg	Township of Pequannock	Absent
Darren Maloney	Township of Randolph	Present
Scott Heck	Borough of Ringwood	Absent
Sheila Seifert	Borough of Rockaway	Absent
Terri Lyons	Township of Washington	Present
Catherine Shanahan	Township of West Milford	Absent

2016 FUND COMMISSIONER ALTERNATES

Maryann Frodella	Township of Andover	Absent
Sherry Gallagher	Borough of Bloomingdale	Absent
Terry McCue	Town of Boonton	Absent
James Kozimor	Borough of Butler	Absent
Deborah King	Township of Chatham	Absent
Stephen Williams	Borough of Chatham	Absent
Steven Ward	Township of Denville	Absent
Kelly Toohey	Dover Town	Absent
Kenneth Huelbig	East Hanover Township	Present
Patricia Visco	Borough of Florham Park	Absent
Kelli Schanz	Township of Hanover	Absent
Jennifer Scully	Borough of Hawthorne	Absent
James Burnet	Borough of Madison	Absent
Alex McDonald	Township of Millburn	Absent
Jason Kohn	Borough of Morris Plains	Absent
June Hercek	Borough of Montville	Absent
Michelle Reilly	Borough of Mountain Lakes	Absent
Andrew Cangiano	Borough of Mt. Arlington	Absent
Christine Stachnik	Township of Mount Olive	Absent
Christopher Tietjen	Township of Pequannock	Present
William Marsala	Borough of Ringwood	Absent
Yolanda Dykes	Borough of Rockaway	Absent
Joseph Fiorella	Township of Rockaway	Absent
Michele Landtau	Township of Sparta	Present
Dana Mooney	Borough of Stanhope	Absent
Andrew Coppola	Township of Washington	Absent
Antoinette Battaglia	Township of West Milford	Absent
William Wallace	Township of West Caldwell	Absent
David Young	Borough of Wharton	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services Cathleen Kiernan
Deputy Executive Director	Joseph Hrubash
Attorney/Litigation Management	Dorsey & Semrau, Esq. Fred Semrau, Esq.
Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Safety Director	J.A. Montgomery Risk Control Brian Maitland
Treasurer	Grace Brennan

Liability Claims Service

Lenape Claims Management, Inc.
Paul Messerschmidt

Workers Compensation
Claim Service

Qual-Lynx
Bob Fox

Managed Care

FMCO
Mary Bresadola

Auditor

Nisivoccia LLP

ALSO PRESENT:

John Carrasco, Skylands Risk Management
Frank Covelli, PIA
Patty Esposito, Marsh USA
Steve Reichman, ADP Statewide
Dave Sgalia, Cupo Insurance Agency, Inc.
Dave Vozza, The Vozza Agency
Karen Waters, IMAC Insurance
Jaine Testa, PERMA

APPROVAL OF MINUTES –
March 9th, 2016 Open & Closed minutes:

**MOTION TO APPROVE OPEN MINUTES AS AMENDED AND CLOSED MINUTES
OF MARCH 9TH, 2016:**

Motion:	Commissioner Levine
Second:	Commissioner Day
Vote:	21 Ayes, 0 Nays, 5 Abstains (Commissioners Poff, Francisco, Shepard, Rinaldi, Huelbig (alt.))

CORRESPONDENCE – A memo from First Managed Care Option noting their new address in Morris Plains was distributed to commissioners.

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Michael Guarino, Chair, Denville Township—No report

Finance Committee, Jon Rheinhardt, Chair, Wharton Borough— No report

Safety Committee, Chief Jason Kohn, Chair, Morris Plains Borough. – Chairman Poff gave the report. The 2015 Safety Incentive Program Awards were announced and were included in the agenda. Gift certificates, good towards the purchase of Grainger products are in progress and will be mailed to Fund Commissioners when received from Grainger.

Contracts and Rules Committee, Ralph Blakeslee, Chair, Netcong Borough— No report

Legal Review Committee, William Close, Chair, Sparta — No report

Claims Review Committee, Brian McNeilly, Chair, Stanhope Borough –The committee met on April 11 at PERMA’s office, in Parsippany and recommended approving 17 Workers’ Compensation Claims totaling Payment Authority Requests of \$971,859, 3 Property Claims totaling Payment Authority Requests of \$81,278, 3 Liability Claims totaling Payment Authority Requests of \$182,059 and 1 Lien compromise totaling \$5,000

EXECUTIVE DIRECTOR’S REPORT: Monthly report submitted to Fund Commissioners, including monthly fast-track, accident frequency, fast-track financial report, claim activity report, interest rate summary comparison, monthly loss ratio by fund year and line of coverage, public officials/employment practices compliance, deductibles & co-insurance levels and regulatory checklist.

Due Diligence:

Financial Fast Track: Executive Director reviewed the February fast track and said the actuary has placed a higher IBNR on years 2014 and 2015 due to faster development of liability claims and is taking a ‘wait and see’ approach to determine if development is a reaction to greater claim development or a result of Claims Manager effort to establish reserves earlier. Director said surplus in the Closed Years Account is available to offset any deficit when the year is transferred to the Residual Claims Fund. This consideration was a factor in the Finance Committee’s recommendation to hold surplus rather than release dividends.

Executive Director provided a brief explanation of Incurred But Not Report (IBNR) by noting that the Fund Actuary, based on the fund’s historical claim development, establishes a reserve for claims that have already occurred but have not been reported to the JIF or have not been adequately reserved.

Cash Management Plan - The MEL and RCF jointly explored options to develop a new investment plan for consideration by DCA and DOBI. A revised Cash Management Plan following the revisions made by the MEL with additional language underlined was distributed to commissioners. Executive Director said the MEL and its local affiliated JIFs have more than \$100 million in reserves and surplus to invest and are struggling to earn 1%. The MEL has been looking at options to increase the earnings; prior efforts such as forming a unitized trust were not successful and the MEL Investment Committee retained a financial consultant to review regulations and recommend changes to the Cash Management Plan within the current regulations. The MEL adopted changes to its Cash Management Plan to allow the purchase of municipal bonds and to extend the maturity date of investments from 5 years to 10 years. In addition, restrictions on how much of the investments can be in municipal bonds and how much can be for maturity dates longer than 5 years was included in the plan. Executive Director recommended the Morris JIF adopt the same Cash Management Plan; which will be filed with the state for approval.

Asset Manager – The Morris JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. A copy of the Fund Attorney’s memorandum on the result of his negotiations with Wilmington Trust on the contract language was included. The complete contract was included Appendix II with the revised clauses underlined. Executive Director said all the vendors that responded to the RFQ indicated they would be asking to negotiate terms of the contracts - reflecting changes that have occurred within the banking industry. Fund Attorney said many of the initial amendments would have had the Fund holding the asset manager harmless for a broad range of acts and would have had the MEL waive specific rights for the including for example, governance by the laws of the state of Delaware and the removal of provisions regarding the MEL’s ability to be indemnified. The Fund attorney, in his role as MEL Fund Attorney, successfully negotiated the removal of many of the provisions requested by service provider. A memo from the Attorney outlining the negotiations and changes was distributed to commissioners. Fund Attorney said the negotiated agreements represent a fair and balanced agreement protecting the MEL’s interests and is expected to be approved. The memo also includes information regarding the agreement with the MEL’s investment advisor vendor, Investors Bank. The Wilmington Trust contract was included in Appendix II and was executed by the Fund Chairman at the conclusion of the JIF

meeting.

CPR/AED – At last month’s meeting, the board asked for pricing in order to consider whether to schedule training sessions for the use of defibrillators. Although not mandatory it was considered best practices to offer training for municipal personnel. Below is a summary of the quotes received:

Tri State Safety Solutions	Pine Beach	\$ 45	per person
Russell Heyman	Roxbury	\$ 40	per person
Oceanside CPR	Wall Township		
Adult/Child CPR/AED		\$ 40	per person
Adult/Child CPR/AED & First Aid		\$ 50	per person
EMC CPR & Safety Training	Boonton	\$ 40	per person

Executive Director said members three of the responders quoted the same cost but added that members of the Morris JIF have had experience with Russell Heyman. Commissioners accepted the recommendation to schedule classes with Russell Heyman at a cost of \$40/student which included training materials and a certificate of completion. The Executive Director’s office will schedule several training classes in June within the fund’s geographic region. The consent agenda was amended to include the expenditure and was approved in the consent motion.

League Magazine: The next ad in a series of MEL advertisements to appear in the League magazine was distributed to commissioners. Each advertisement in the “Power of Collaboration” series will be different and will highlight activities of the MEL and JIFs as well as people who have rendered significant service. Executive Director noted the ads highlight the activities of member commissioners which is an important aspect of the success of the joint insurance funds.

2016 MEL & MR HIF Educational Seminar - The 6th annual seminar is scheduled for Friday, April 15th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Enrollment form was distributed to commissioners.

Employment Practices Program: As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL’s webpage - www.njmel.org - which details changes to the MEL’s Model Personnel Manual and information on training program requirements. Members have until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. Executive Director noted that training for Managers & Supervisors and police command staff is mandatory while training for elected officials is optional. Members are required also to offer training to non-supervisory personnel but employee may elect to forgo the training. .

A Police Training session has been scheduled at the Morris County Training Academy on April 21 at 10:00 a.m. and the Manager & Supervisors Training has been scheduled at multiple locations. A notice was distributed to commissioners via email and was included in the agenda packet.

Elected Officials Training Seminars: As a reminder, to supplement live presentations of this year’s Elected Officials seminar, the MEL posted an online version on www.njmel.org. The deadline to complete the training is May 1, 2016. Instructions to access the program were distributed to commissioners. A notice was sent to members and posted to the MEL’s webpage. Also the fund issued a supplement to the Conscientious Employee Protection Act (CEPA) notice ?

A \$250 credit will be earned for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors that participate in an online or instructor led session. The maximum credit is 25% of a member’s liability claims fund assessment.

A seminar conducted by Fund Attorney Fred Semrau has been scheduled for April 20th at 5:30 p.m. in Hanover.

2016 Financial Disclosure Forms: The fund office has provided all Fund Commissioners and Professionals with the login information they need to complete their Financial Disclosure filing for the Morris JIF. The email included links to the instructions and the DLGS webpage to file your disclosure; filing deadline is April 30th.

Conner Strong and Buckelew alliance with Century Equity Partners: A memo from David Grubb, Managing Director of PERMA was distributed at the meeting to commissioners. The memo addresses the recent alliance of Conner Strong & Buckelew with an equity partner, Century Equity Partners a Boston, MA based private equity firm. Century’s role in the alliance is to supply capital and to increase acquisitions. Century also brings the necessary expertise in vetting potential acquisitions which will allow Conner Strong to increase its presence in the northeastern portion of the State. Under the transaction, PERMA and JA Montgomery will remain independent in their operations. A review by the fund’s attorney determined there will be no change in the joint insurance funds bylaws or contract terms. A memo from the attorney regarding his review was also distributed to commissioners.

Executive Director’s Report Made Part of Minutes.

TREASURER:

The following April 2016 bills list was included for approval on the consent motion as Resolution 12-16.

APRIL 2016	
2016	\$227,6007.87
TOTAL	\$227,6007.87

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF FEBRUARY 2016

CLOSED	\$00.00
2012	\$53,604.67
2013	\$25,590.41
2014	\$64,591.31
2015	\$239,981.94
2016	\$73,070.70
TOTAL	\$456,839.03

Treasurer’s Report Made Part of Minutes.

ATTORNEY

Attorney's Report Made Part of Minutes

UNDERWRITING MANAGER:

CERTIFICATES OF INSURANCE:

List of certificates was included in the agenda. 78 certificates were issued from February 18, 2016 through March 18, 2016.

Deputy Executive Director introduced Edward Cooney, the new MEL Underwriting Manager. Ed was previously in the Life Science division of Conner Strong as an Account Manager. He will continue to work with Timothy Friel and Alex Deluccia in the Underwriting division.

Mr. Cooney gave his report and noted MEL bulletin 16-29 which addresses 'bounce houses'. The bulletin clarifies the fund's position from an earlier bulletin 16-08. He also addressed bulletin 16-30 which addresses Drones (Unmanned Aerial Vehicles). Further information from the reinsurance carrier is expected later this month and will be reported to the fund. In addition, the FAA is expected to publish rules later this year on the use of drones.

Certificates List made part of minutes

SAFETY DIRECTOR:

Safety Director's Report Made Part of Minutes.

MANAGED CARE:

Managed Care Provider's Report Made Part of Minutes

MOTION FOR EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: PERSONNEL- SAFETY & PROPERTY OF PUBLIC LITIGATION:

Motion: Commissioner Guarino
Second: Commissioner Blakeslee
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Day
Second: Commissioner Levine
Vote: Unanimous

The consent agenda was amended prior to the motion to include the expenditure for AED/CPR training.

MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR’S REPORT; ADOPTION OF REVISED CASH MANAGEMENT PLAN; APPROVAL OF REVISION TO ASSET MANAGER CONTRACT; RESOLUTION 12-16 APPROVING THE APRIL BILLS LIST; APPROVING AED/CPR TRAINING COST; TREASURER’S REPORTS; ATTORNEY’S REPORTS; UNDERWRITING MANAGER’S REPORTS; MONTHLY CERTIFICATES; SAFETY DIRECTOR’S REPORTS; AND MANAGED CARE PROVIDER’S REPORTS

Motion: Commissioner Sheola
Second: Commissioner Blakeslee
Roll Call Vote: Unanimous

INFORMAL MEDIATION PROCESS FOR DISPUTES: Attorney reviewed a memo that had been distributed to commissioners at the March meeting - concerning the establishment of an informal meditation process to resolve disputes members may have with the fund regarding claims. While there have only been a few instances where arbitration was pursued, the fund wished to create an informal non-binding process. The Fund Chairperson, Executive Director and Fund Attorney recommended the Fund memorialize a process by resolution.

MOTION TO APPROVE RESOLUTION 11-16 ESTABLISHING AN INFORMAL CLAIMS MEDIATION PROCESS

Motion: Commissioner McNeilly
Second: Commissioner Levine
Roll Call Vote: Unanimous

The resolution was reviewed at the March meeting and is included in the attorney’s report. It will be mailed to commissioners and added to the fund’s polices and procedures manual.

OLD BUSINESS:

None

NEW BUSINESS:

None

PUBLIC COMMENT:

None

MOTION TO ADJOURN:

Moved: Commissioner Travisano
Second: Commissioner Maloney
Vote: Unanimous

Meeting Adjourned: 12:40 PM
Jaine Testa, Assisting Secretary

For William Close, Secretary

Date prepared: May 3, 2016

RESOLUTION NO. 11-16

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the “FUND”)**

**RESOLUTION TO PROVIDE FOR AN INFORMAL MEDIATION PROCESS
FOR DISPUTES BY MEMBERS AGAINST THE FUND**

WHEREAS, Members of the Morris County Municipal Joint Insurance Fund (“Fund”) may have differences of opinion or disputes with respect to coverage determinations; and

WHEREAS, in the history of the Fund has been fortunate to only be the recipient of two requests for arbitration to resolve such disputes; and

WHEREAS, these disputes are costly to the Fund and its membership; and

WHEREAS, the Fund, after consulting with the Executive Director, Chairman and the Fund Attorney, has suggested an informal process to review any potential claims or disputes against the Fund with respect to coverage or any terms of the policy; and

WHEREAS, this process is informal, not binding and is to allow Members a better understanding of whatever disputes exist between the Fund and a particular Member.

NOW, THEREFORE, BE IT RESOLVED, by the Morris County Joint Insurance Fund that the following informal process shall take place when a Member has a claim or dispute against the Fund with respect to coverage or any terms of the policy:

1. A Member will notify the Chairman, Executive Director, or Fund attorney that a dispute has occurred and the Member would like to conference the dispute with the Executive Director, Chairman and Fund Attorney of the Morris County Municipal Joint Insurance Fund.
2. Ten (10) days prior to said conference, which will be schedule at the mutual convenience of all parties, the Member will provide information in writing, to the Executive Director, which will set forth the claim, the basis for the claim and the requested relief.
3. After said conference with the Executive Director, Chairman and Fund Attorney, if the matter is not resolved, the Member may request that the matter be presented to the Morris County Joint Insurance Fund Claims Committee.
4. Ten (10) days prior to meeting with the Morris County Municipal Joint Insurance Fund Claims Committee, the Member shall submit information in writing, to the Executive Director, pertaining to the nature of the claim, the basis for the dispute and the requested relief.
5. If the Morris County Municipal Joint Insurance Fund Claims Committee cannot resolve the dispute, then the Member will then have the right to make a plea to the entire Board of Fund Commissioners.
6. Fifteen (15) days prior to the meeting with the entire Board of Fund Commissioners, the Member shall submit a letter, to the Executive Director, detailing the nature of the claim, the basis for the dispute and the requested relief.
7. The Morris County Joint Insurance Fund Claims Committee Chair, the Executive Director and the Fund Attorney will also provide information in writing relating to the dispute and the basis for the Claims Committee’s recommendation.

8. The discussion with respect to disputes will occur in Executive Session.
9. All of said discussions throughout the process will be designated as “Settlement Discussions” and not admissible in any subsequent proceedings.
10. Any resolutions of disputes pursuant to this informal process will be done only by a formal vote of the Board of Fund Commissioners.

This Resolution shall take effect immediately.

Adopted by the Governing Body this ___ day of _____, 2016.

Morris County Municipal Joint Insurance Fund

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 12-16

April 2016

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Morris County Municipal Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000576			
000576	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2016	4,777.57 4,777.57
000577			
000577	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICE FEE 03/2016	21,044.20 21,044.20
000578			
000578	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2016	273,757.80
000578	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2016	850,052.11 1,123,809.91
000579			
000579	APEX INS SERV c/o QBE INSURANCE	VOLNTR EMERG SERV 2 OF 2 INSTALL 2016	5,887.50
000579	APEX INS SERV c/o QBE INSURANCE	POL/EPL 2 OF 2 INSTALLMENT 2016	911,435.00 917,322.50
000580			
000580	APEX INS SERV c/o XL INSURANCE	TECHNOLOGY ERRORS&OMISSIONS 2OF2 INSTALL	12,300.00 12,300.00
000581			
000581	FRED SEMRAU ESQ.	LITIGATION MANAGEMENT - 04/2016	16,143.29 16,143.29
000582			
000582	QUAL-LYNX	CLAIMS ADMIN - 04/2016	20,416.67 20,416.67
000583			
000583	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2016	16,438.15 16,438.15
000584			
000584	LENAPE CLAIMS MANAGEMENT INC.	CLAIMS FEE 04/2016	18,670.96 18,670.96
000585			
000585	PERMA	POSTAGE FEE 03/2016	94.79
000585	PERMA	EXECUTIVE DIRECTOR FEE 04/2016	23,304.25 23,399.04
000586			
000586	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 04/2016	3,258.39 3,258.39
000587			
000587	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 04/2016	2,300.19 2,300.19

000588			
000588	GRACE BRENNAN	TREASURER FEE 04/2016	2,024.19
			2,024.19
000589			
000589	IMAC INSURANCE AGENCY	RMC FEE 1ST INSTALL 2016 - W. CALDWELL	13,701.45
000589	IMAC INSURANCE AGENCY	RMC FEE 1ST INSTALL 2016 - LINCOLN PARK	11,443.19
000589	IMAC INSURANCE AGENCY	LESS ADJ FOR POLICE ACCRD. DISCOUNT 2015	-287.26
000589	IMAC INSURANCE AGENCY	RMC FEE 1ST INSTALL 2016 - DOVER TOWN	20,020.12
000589	IMAC INSURANCE AGENCY	RMC FEE 1ST INSTALL 2016 - E. HANOVER	14,998.16
			59,875.66
000590			
000590	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2016	9,335.50
			9,335.50
000591			
000591	DAILY RECORD	ACCT: ASB-70026874 3/24/16 -CONTRACT FEE	119.48
			119.48
000592			
000592	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2016	943.07
			943.07
000593			
000593	ALLSTATE INFORMATION MANAGEMNT	ACCT: 417 - ACT& STOR - 2/29/2016	61.48
			61.48
000594			
000594	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 4/16	75.00
000594	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 3/16	75.00
			150.00
000595			
000595	ADVENT INSURANCE SERVICES	RMC FEE 1ST INSTALL 2016 - FLORHAM PARK	13,227.04
			13,227.04
000596			
000596	WILLIS OF NEW JERSEY, INC.	RMC FEE 1ST INSTALL 2016 - LONG HILL	10,390.58
			10,390.58
		Total Payments FY 2016	2,276,007.87

TOTAL PAYMENTS ALL FUND YEARS \$ 2,276,007.87